

The listing of claims below will replace prior versions of claims in the application:

- 1-58. Canceled.
59. (Currently Amended) A method comprising:
 - a processor-based financial management system identifying a first account balance associated with a first account, wherein the first account is associated with a first financial institution, the financial management system further identifying a second account balance associated with a second account, wherein the second account is associated with a second financial institution, the second financial institution being independent of the first financial institution, and wherein the financial management system obtains account information from the first and second accounts based on information provided by an account holder without permission of rather than the first or second financial institution and without any pre-arranged data exchange agreement with the first or second financial institution;
 - the financial management system comparing the first account balance to a particular value;
 - if the first account balance exceeds the particular value, the financial management system recommending a transfer of funds from the first account to the second account associated with the second financial institution, wherein the first account and the second account have a common account holder, and wherein

the recommendation to transfer funds identifies an amount to be transferred equal to the value by which the first account balance exceeds the particular value; and

if the first account balance is below the particular value, the financial management system recommending a transfer of funds from the second account to the first account.

60. (Previously Presented) A method as recited in claim 59 wherein comparing the first account balance to a particular value is performed at periodic intervals.

61. (Previously Presented) A method as recited in claim 59 wherein comparing the first account balance to a particular value includes applying at least one rule associated with the first account.

62. (Previously Presented) A method as recited in claim 59 wherein the first account is a checking account and the second account is a savings account.

63. (Previously Presented) A method as recited in claim 59 wherein the second account pays a higher interest rate than the first account.

64. (Previously Presented) A method as recited in claim 59 wherein if the first account balance is below the particular value, the financial management system recommending a transfer of funds from the second account to the first

account in an amount equal to the value by which the first account balance is below the particular value.

65. (Previously Presented) A method as recited in claim 59 further comprising offering to perform the recommended transfer of funds from the first account to the second account.

66. (Previously Presented) A method as recited in claim 65 further comprising executing the transfer of funds from the first account to the second account if the account holder accepts the offer to perform the recommended transfer of funds.

67. (Previously Presented) A method as recited in claim 59 wherein recommending a transfer of funds from the first account to the second account includes automatically transferring funds from the first account to the second account.

68 - 70. Canceled.

71. (Previously Presented) One or more computer-readable memories containing a computer program that is executable by a processor to perform the method recited in claim 59.

72 – 77. Canceled.

78. (Previously Presented) A method as recited in claim 59 wherein the first account is a checking account and the second account is an investment account.

79. (Previously Presented) A method as recited in claim 59 wherein the second account offers a better return than the first account.

80. (Previously Presented) A method as recited in claim 59 wherein the particular value is a minimum balance associated with the first account.

81. (Previously Presented) A method as recited in claim 59 wherein the particular value is a minimum required balance based on historical data.

82. (Previously Presented) A method as recited in claim 59 further comprising permitting the account holder to change the amount to be transferred from the first account to the second account.